

**REMARKS**

Claims 2, 24, 51, 83, 202, 215, 254 and 267 have been written in independent form and the other dependent claims in those respective claim sets have been amended to depend thereon. The original independent claims in these claim sets have been converted to dependent claims directed to the aspect of using a fixed number of banks to hold the plurality of deposit accounts. Additionally, independent claims 99, 115, 143, 159, 339, 345, 351 and 357 have been amended to include the limitation of original dependent claim 267. Also, new dependent claims 363-370 that depend respectively on the different amended independent claims 99, 115, 143, 159, 339, 345, 351 and 357, have been added to provide the limitation regarding a fixed number of banks. Likewise, new dependent claims 371-378 that also depend respectively on the different amended independent claims 99, 115, 143, 159, 339, 345, 351 and 357, have been added to provide the limitation set forth in dependent claim 272.

A detailed listing of all claims that are, or were, in the application, irrespective of whether the claims remain under examination in the application, is presented, with an appropriate defined status identifier.

An IDS accompanies this amendment.

Additionally, a Declaration from Bruce Bent II is submitted herewith to correct an error recently discovered in a declaration submitted by Mr. Bent on October 20, 2006. Included with Mr. Bent's Declaration is a September 1997 advertisement.

The pending claims are now believed to be in condition for allowance. Applicant respectfully solicits early notification of the same.

The Examiner is invited to contact the undersigned by telephone if it is felt that a telephone interview would advance the prosecution of the present application.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of

papers submitted herewith, Applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.

Respectfully submitted,

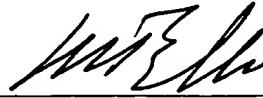
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